

United States Bankruptcy Court
Eastern District of Virginia

In re **James Q Becks,
Melinda A Gills-Becks**

Case No. 12-33313

Debtors

Chapter 7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	4	38,409.38		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	1		25,633.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		3,668.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	19		99,425.31	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			6,202.41
J - Current Expenditures of Individual Debtor(s)	Yes	2			6,256.08
Total Number of Sheets of ALL Schedules		34			
		Total Assets	38,409.38		
			Total Liabilities	128,726.31	

Form 6 - Statistical Summary (12/07)

United States Bankruptcy Court
Eastern District of Virginia

In re **James Q Becks,
Melinda A Gills-Becks**

Case No. 12-33313

Debtors

Chapter 7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

- Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	3,668.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	29,755.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	33,423.00

State the following:

Average Income (from Schedule I, Line 16)	6,202.41
Average Expenses (from Schedule J, Line 18)	6,256.08
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	8,018.20

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column	8,083.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	3,668.00
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column	0.00
4. Total from Schedule F	99,425.31
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)	107,508.31

In re **James Q Becks,
Melinda A Gills-Becks**

Case No. 12-33313

Debtors

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
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None

Sub-Total > **0.00** (Total of this page)

Total > **0.00**

0 continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

In re **James Q Becks,
Melinda A Gills-Becks** Case No. **12-33313**

Debtors

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand	X			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		EPPI Card Debit Acct ending 7689	H	81.32
		New Generations FCU Primary Share Acct ending 52	W	5.00
		New Generations FCU - joint with minor child Primary Share Acct ending 58	J	5.90
		New Generations FCU - joint with minor child Primary Share Acct ending 59	J	5.00
		New Generations FCU Primary Share Acct ending 60	W	5.00
		New Generations FCU Holiday Club Acct ending 00-61	W	0.00
		New Generations FCU Holiday Club Acct ending 00-62	W	0.00
		Woodforest National Bank Checking acct ending 0090	W	67.57
		Woodforest National Bank Checking acct ending 0767	W	1.00
		Virginia Credit Union Savings Acct ending 1295	H	5.00
		Virginia Credit Union Savings Acct ending 1200	H	0.00
		Virginia Credit Union Checking Acct ending 2902	H	208.86
			Sub-Total > (Total of this page)	384.65

3 continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **James Q Becks,
Melinda A Gills-Becks**Case No. 12-33313

Debtors

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
3. Security deposits with public utilities, telephone companies, landlords, and others.		Security Deposit held by Landlord - Colonial Apartments	H	704.00
4. Household goods and furnishings, including audio, video, and computer equipment.		Furniture, electronics, appliances, household accessories, etc. Storage Unit & 306 Kirkland Drive, Richmond VA 23227	J	700.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Clothing Location: 306 Kirkland Drive, Richmond VA 23227 Location: Storage Unit & 613 W. Lancaster Road, Richmond VA 23222	J	500.00
7. Furs and jewelry.		Wedding/Engagement Rings Location: on their persons	J	500.00
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Group Term Life Insurance Employer Provided no cash value	W	0.00
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		Virginia Retirement Systems	W	14,055.80
		VCU - TIAA/CREF	W	3,664.93
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			

Sub-Total >
(Total of this page)**20,124.73**Sheet 1 of 3 continuation sheets attached
to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **James Q Becks,
Melinda A Gills-Becks**

Case No. **12-33313**

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			

Sub-Total >
(Total of this page)

0.00

Sheet 2 of 3 continuation sheets attached
to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **James Q Becks,
Melinda A Gills-Becks**

Case No. 12-33313

Debtors

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2008 Chevy Impala 115,000 miles Location: 306 Kirkland Drive, Richmond VA 23227	J	7,025.00
		2007 Ford Five Hundred 70,000 miles Location: 306 Kirkland Drive, Richmond VA 23227	J	10,525.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.		Garnished Wages DT Credit v. Debtor Return Date: 8-28-12	W	350.00

Sheet 3 of 3 continuation sheets attached
to the Schedule of Personal Property

Sub-Total >	17,900.00
(Total of this page)	
Total >	38,409.38

(Report also on Summary of Schedules)

In re **James Q Becks,
Melinda A Gills-Becks**Case No. 12-33313

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

- 11 U.S.C. §522(b)(2)
 11 U.S.C. §522(b)(3)

Check if debtor claims a homestead exemption that exceeds
\$146,450. (Amount subject to adjustment on 4/1/13, and every three years thereafter
with respect to cases commenced on or after the date of adjustment.)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Checking, Savings, or Other Financial Accounts, Certificates of Deposit			
EPPI Card Debit Acct ending 7689	Va. Code Ann. § 34-4	81.32	81.32
New Generations FCU Primary Share Acct ending 52	Va. Code Ann. § 34-4	5.00	5.00
New Generations FCU - joint with minor child Primary Share Acct ending 58	Va. Code Ann. § 34-4	5.90	5.90
New Generations FCU - joint with minor child Primary Share Acct ending 59	Va. Code Ann. § 34-4	5.00	5.00
New Generations FCU Primary Share Acct ending 60	Va. Code Ann. § 34-4	5.00	5.00
Woodforest National Bank Checking acct ending 0090	Va. Code Ann. § 34-4	67.57	67.57
Woodforest National Bank Checking acct ending 0767	Va. Code Ann. § 34-4	1.00	1.00
Virginia Credit Union Savings Acct ending 1295	Va. Code Ann. § 34-4	5.00	5.00
Virginia Credit Union Checking Acct ending 2902	Va. Code Ann. § 34-4	208.86	208.86
Security Deposits with Utilities, Landlords, and Others			
Security Deposit held by Landlord - Colonial Apartments	Va. Code Ann. § 34-4	704.00	704.00
Household Goods and Furnishings			
Furniture, electronics, appliances, household accessories, etc. Storage Unit & 306 Kirkland Drive, Richmond VA 23227	Va. Code Ann. § 34-26(4a)	700.00	700.00
Wearing Apparel			
Clothing Location: 306 Kirkland Drive, Richmond VA 23227 Location: Storage Unit & 613 W. Lancaster Road, Richmond VA 23222	Va. Code Ann. § 34-26(4)	500.00	500.00
Furs and Jewelry			
Wedding/Engagement Rings Location: on their persons	Va. Code Ann. § 34-26(1a)	500.00	500.00
Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans			
Virginia Retirement Systems	Va. Code Ann. § 34-34	14,055.80	14,055.80

1 continuation sheets attached to Schedule of Property Claimed as Exempt

B6C (Official Form 6C) (4/10) -- Cont.

In re **James Q Becks,
Melinda A Gills-Becks**

Case No. 12-33313

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
VCU - TIAA/CREF	Va. Code Ann. § 34-34	3,664.93	3,664.93
Automobiles, Trucks, Trailers, and Other Vehicles			
2008 Chevy Impala 115,000 miles Location: 306 Kirkland Drive, Richmond VA 23227	Va. Code Ann. § 34-26(8)	1.00	7,025.00
2007 Ford Five Hundred 70,000 miles Location: 306 Kirkland Drive, Richmond VA 23227	Va. Code Ann. § 34-26(8)	1.00	10,525.00
Other Personal Property of Any Kind Not Already Listed			
Garnished Wages DT Credit v. Debtor Return Date: 8-28-12	Va. Code Ann. § 34-4	350.00	350.00

In re **James Q Becks,
Melinda A Gills-Becks**Case No. 12-33313

Debtors

SCHEDELE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT X UNLIQUIDATED X DISPUTED X	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxx6833			Opened 10/12/07 Last Active 4/30/12 Auto Loan - PMSI 2008 Chevy Impala 115,000 miles Location: 306 Kirkland Drive, Richmond VA 23227			
C&f Fince Co 1313 E Main Street Richmond, VA 23219	J		Value \$ 7,025.00		12,555.00	5,530.00
Account No. xxxxx4005			Opened 6/01/11 Last Active 4/09/12 Auto Loan - PMSI 2007 Ford Five Hundred 70,000 miles Location: 306 Kirkland Drive, Richmond VA 23227			
Markone Financial Llc 7601 Centurion Pkwy Jacksonville, FL 32256	J		Value \$ 10,525.00		13,078.00	2,553.00
Account No.			Value \$			
Account No.			Value \$			
0 continuation sheets attached			Subtotal (Total of this page)		25,633.00	8,083.00
			Total (Report on Summary of Schedules)		25,633.00	8,083.00

In re **James Q Becks,
Melinda A Gills-Becks**

Case No. 12-33313

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

Domestic support obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

Deposits by individuals

Claims of individuals up to \$2,600* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

Taxes and certain other debts owed to governmental units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

Commitments to maintain the capital of an insured depository institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

Claims for death or personal injury while debtor was intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B6E (Official Form 6E) (4/10) - Cont.

In re **James Q Becks,
Melinda A Gills-Becks**

Case No. 12-33313

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
(Continuation Sheet)

**Taxes and Certain Other Debts
Owed to Governmental Units**

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM					AMOUNT NOT ENTITLED TO PRIORITY, IF ANY	AMOUNT ENTITLED TO PRIORITY	
			C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M 			
Account No. 8891		2009 Income Taxes						0.00	2,300.00
Internal Revenue Service 400 N. 8th Street, Box 76 Insolvency Units - Stop Rm 898 Richmond, VA 23219	H								
Account No. 8891		2011 Income Taxes						0.00	1,168.00
Internal Revenue Service 400 N. 8th Street, Box 76 Insolvency Units - Stop Rm 898 Richmond, VA 23219	H								
Account No. 8891		2009 Income Taxes						0.00	200.00
VA Dept of Taxation PO Box 1115 Richmond, VA 23218-1115	H								
Account No.									
Account No.									
Sheet 1 of 1 continuation sheets attached to Schedule of Creditors Holding Unsecured Priority Claims							Subtotal (Total of this page)		
							3,668.00		
							0.00		
Total (Report on Summary of Schedules)							3,668.00		
							3,668.00		

In re **James Q Becks,
Melinda A Gills-Becks**Case No. 12-33313

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. xxxx1741			PayDay Loan				621.00
Advance America 5652 Brook Road Richmond, VA 23227	J						
Account No.			Consumer Debt				
Advance America 4501 Williamsburg Rd, Ste W Richmond, VA 23231	J						500.00
Account No.			Title Loan/ Pay Day Loan				
Allied Cash Advance 200 SE 1st Street Suite 800 Miami, FL 33131	J						500.00
Account No.			Consumer Debt				
Allied Cash Advance 7955 NW 12th Street Suite 300 Doral, FL 23111	J						500.00
18 continuation sheets attached				Subtotal (Total of this page)			2,121.00

B6F (Official Form 6F) (12/07) - Cont.

In re **James Q Becks,
Melinda A Gills-Becks**

Case No. **12-33313**

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
			C	U	D	
Account No. xx8380		Opened 10/01/11 Last Active 12/31/11 Educational				
American Student Ast 100 Cambridge St Ste 160 Boston, MA 02114	H					29,755.00
Account No. xxxxxxxxx8220		Opened 5/01/10 Last Active 3/03/11 ChargeAccount				
Ashro 1515 S 21st St Clinton, IA 52732	W					528.00
Account No.		Consumer Debt				
Bank of America P.O. Box 53148 Phoenix, AZ 85072-3148	J					35.00
Account No. xxxxxxx0057		Medical Services				
Bon Secours Richmond Health P.O. Box 28538 Henrico, VA 23228	J					757.87
Account No.		Credit account				
Burlington Coat Factory P.O. Box 1578 Burlington, NJ 08016	J					500.00
Sheet no. 1 of 18 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				31,575.87

B6F (Official Form 6F) (12/07) - Cont.

In re **James Q Becks,
Melinda A Gills-Becks**

Case No. **12-33313**

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	AMOUNT OF CLAIM				
			CONTINGENT	UNLIQUIDATED	DISPUTED		
Account No. xxxxxxxxxxxxx4774		Opened 8/01/10 Last Active 5/15/12 CreditCard					278.00
Cap One Po Box 5253 Carol Stream, IL 60197	W						
Account No. xxxxxxxxxxxxx4913	H	Opened 1/01/11 Last Active 6/02/11 CreditCard					585.00
Capital One, N.a. Capital One Bank (USA) N.A. Po Box 30285 Salt Lake City, UT 84130							
Account No. xxxxxxxxxxxxx8153	W	Opened 9/01/10 Last Active 5/16/12 CreditCard					473.00
Capital One, N.a. Capital One Bank (USA) N.A. Po Box 30285 Salt Lake City, UT 84130							
Account No. xxx7914	H	Opened 1/01/11 Last Active 5/31/11 Unsecured					1,483.00
Cashcall Inc Attention: Bankruptcy Department 1600 S Douglass Rd Anaheim, CA 92806							
Account No.	J	Loan					867.50
Cashjar PO Box 3023-327 w 4th st Hutchinson, KS 67504							
Sheet no. <u>2</u> of <u>18</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)					3,686.50

B6F (Official Form 6F) (12/07) - Cont.

In re **James Q Becks,
Melinda A Gills-Becks**

Case No. **12-33313**

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	AMOUNT OF CLAIM		
			CONTINGENT	UNLIQUIDATED	DISPUTED
Account No.		Phone service			
Cavalier Telephone PO Box 1755 Merrifield, VA 22116	J				500.00
Account No. xxxxx6519	H	10 Dominion Electric I			505.00
Cbe Group 1309 Technology Pkwy Cedar Falls, IA 50613		Medical Services			
Account No.	J				1,000.00
Children's Hospital 1935 Motor Street Dallas, TX 75235		Consumer Debt - Utility			
Account No.	J				500.00
City of Richmond Dept of Public Utilities PO Box 26060 Richmond, VA 23274-0001		Parking Ticket			
Account No.	J				230.00
City of Richmond Collections Division Room 100 900 E. Broad Street Richmond, VA 23219					
Sheet no. <u>3</u> of <u>18</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)			2,735.00

B6F (Official Form 6F) (12/07) - Cont.

In re **James Q Becks,
Melinda A Gills-Becks**

Case No. **12-33313**

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	AMOUNT OF CLAIM				
				C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D		
Account No. 7130			Medical					
CJW Medical Center Attn: Patient Accounts P.O. Box 13620 Richmond, VA 23225-8620	W							Unknown
Account No. xxxxxxxxxx/xxxx27-50	J		Credit					
Cokesbury payment processing ctr POB 2252 Birmingham, AL 35246-0069								235.92
Account No.	J		Medical Services					
Commonwealth Radiology, P.C. 1508 Willow Lawn Drive Suite 117 Richmond, VA 23230								159.00
Account No.	J		Medical Services					
Commonwealth Surgeons P.O. Box 113202 Richmond, VA 23230								1,000.00
Account No.	J		Medical Services					
Continental Emergency Services 111 Bulifants Boulevard Suite B Williamsburg, VA 23188								42.25
Sheet no. 4 of 18 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal (Total of this page)	1,437.17			

B6F (Official Form 6F) (12/07) - Cont.

In re **James Q Becks,
Melinda A Gills-Becks**

Case No. **12-33313**

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	AMOUNT OF CLAIM				
			CONTINGENT	UNLIQUIDATED	DISPUTED		
Account No. xxxx4241	H	06 Nationwide Insurance					53.00
Credit Collections Srv. Po Box 9134 Needham, MA 02494	H	Opened 9/01/11 Collection Attorney Cashcall Inc					1,483.00
Account No. xxx7914	H	Consumer Debt - Utility					505.80
Delbert Services Corp 7125 Pollock Dr Las Vegas, NV 89119	J	Opened 11/01/07 Last Active 3/20/12 Automobile					4,851.00
Account No. xxxxxxxxx7801	W	6/2011 Judgement - Repossesion					7,367.00
Dt Credit Co Po Box 29018 Phoenix, AZ 85038							
Account No. xxxxxxxxxxxx8500							
DT Credit Company, LLC PO Box 52020 Phoenix, AZ 85072							
Sheet no. <u>5</u> of <u>18</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)					14,259.80

B6F (Official Form 6F) (12/07) - Cont.

In re **James Q Becks,
Melinda A Gills-Becks**

Case No. **12-33313**

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
			C	U	D	
Account No. xxxxxxxxxxxxxxxx7814		Opened 5/01/11 Collection Attorney Comcast Richmond Service				
Eastern Account System Po Box 837 Newtown, CT 06470	H					535.00
Account No. xxxxxxxxxxxxxxxx7819		Opened 5/01/11 Collection Attorney Comcast Richmond Equipment				
Eastern Account System Po Box 837 Newtown, CT 06470	H					120.00
Account No.		Medical Services				
Emergency Medicine Associates 20010 Century Boulevard Suite 200 Germantown, MD 20874	W					500.00
Account No.		Pay Day Loan				
EverestCashAdvance.com	J					1,000.00
Account No.		Overdrawn account				
First Virginia Bank P.O. Box 15137 Wilmington, DE 19886-5137	J					500.00
Sheet no. <u>6</u> of <u>18</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				2,655.00

B6F (Official Form 6F) (12/07) - Cont.

In re **James Q Becks,
Melinda A Gills-Becks**

Case No. **12-33313**

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
			C	U	D	
Account No. xxxxxxxxxxxxx7544		Opened 8/01/06 Last Active 4/29/11 ChargeAccount				
Gemb/walmart Attn: Bankruptcy Po Box 103104 Roswell, GA 30076	H					1,314.00
Account No.		Medical Services				
HealthPort 120 Bluegrass Valley Parkway Alpharetta, GA 30005	J					1,000.00
Account No. xxx-7621; xxxx-5756		Bad Check - Walmart				
Henrico Commonwealth Check Enf PO Box 90775 Richmond, VA 23273	W					177.63
Account No.		2012 Utilities				
Henrico Dep. Public Utilities PO Box 27032 Richmond, VA 23273	J					163.40
Account No.		Consumer Debt				
J&J Oil Company Inc. P. O. Box 26807 Richmond, VA 23261-6807	J					500.00
Sheet no. 7 of 18 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				3,155.03

B6F (Official Form 6F) (12/07) - Cont.

In re **James Q Becks,
Melinda A Gills-Becks**

Case No. **12-33313**

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	AMOUNT OF CLAIM			
				CONTINGENT	UNLIQUIDATED	DISPUTED	
Account No. xxxx992-1, xx6428, xxx1293			Bad Check				274.85
Kroger 1620 Elm Hill Pike Nashville, TN 37214-9999	J		Medical Expenses				88.76
Account No. xxxxxxxx5A16, xxxx9874	J		Past Due Rent				6,600.48
Landmark Property Services, LL P.O. Box 18033 Richmond, VA 23226	J		01 National Paydayloan Com				760.00
Account No. xx7124	H		Consumer Debt				Unknown
Lths Recov 6880 S Yosemite Co Englewood, CO 80155							
Account No. x1794	J						
Masseys 128 West River Street Chippewa Falls, WI 54729							
Sheet no. 8 of 18 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal (Total of this page)	7,724.09		

B6F (Official Form 6F) (12/07) - Cont.

In re **James Q Becks,
Melinda A Gills-Becks**

Case No. 12-33313

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	AMOUNT OF CLAIM				
			CONTINGENT	UNLIQUIDATED	DISPUTED		
Account No.		Medical Services					
MCA Network 4810 Onyx Drive Madison, WI 53715	J						1,000.00
Account No. MULTIPLE		Medical Services					
MCV Associated Physicians 1605 Rhoadmiller street Richmond, VA 23220	J						1,085.41
Account No.		Medical Services					
Memorial Regional CBO-Financial Assistance 3636 High Street Portsmouth, VA 23707-3236	J						141.38
Account No. xxxxxx2542		Opened 8/01/11 Collection Attorney Ashro					
Merchants Cr 223 W. Jackson Blvd. Suite 400 Chicago, IL 60606	W						528.00
Account No.		Credit card purchases					
metrostyle 500 Bic Drive, Building 4 Milford, CT 06461	W						500.00
Sheet no. <u>9</u> of <u>18</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)					3,254.79

B6F (Official Form 6F) (12/07) - Cont.

In re **James Q Becks,
Melinda A Gills-Becks**

Case No. **12-33313**

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	AMOUNT OF CLAIM				
			CONTINGENT	UNLIQUIDATED	DISPUTED		
Account No. xxxxxxxxx8550	H	Opened 10/01/10 Last Active 3/07/11 ChargeAccount					472.00
Midnight Velvet Swiss Colony Midnight Velvet 1112 7th Ave Monroe, WI 53566	W	01 Zip 19					895.00
Account No. xx5046	H	Consumer Debt					200.00
National Rec 416 S Main Ottawa, KS 66067	J	Overdrawn bank account					500.00
Account No.	J	Opened 10/01/11 CollectionAttorney 08 Suntrust Bank					150.00
national wildlife federation 11100 Wildlife Center Dr 20190 Reston, VA 20190	W						
Account No.							
Navy Federal Credit Union P.O. Box 3100 Merrifield, VA 22119-3100							
Account No. xxxxx6531							
Nco Fin /99 Po Box 15636 Wilmington, DE 19850							
Sheet no. <u>10</u> of <u>18</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)					2,217.00

B6F (Official Form 6F) (12/07) - Cont.

In re **James Q Becks,
Melinda A Gills-Becks**

Case No. **12-33313**

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	AMOUNT OF CLAIM				
			CONTINGENT	UNLIQUIDATED	DISPUTED		
Account No.		Overdrawn bank account					500.00
New Generations FCU P.O. Box 6335 Fargo, ND 58125-6335	J	Medical Services					0.00
Account No.		Medical Services					500.00
Pediatric Connection 310 Turner Road, Ste 1 Richmond, VA 23225	J	Medical Services					1,622.53
Account No. xxxx8750		2012 Payday Loan					1,622.53
Plain Green 93 Mack Road, Suite 600 P.O. Box 255 Box Elder, MT 59521	J	Consumer Debt					4,245.06
Account No. xxxx8750							
Plain Green 93 Mack Road, Suite 600 P.O. Box 255 Box Elder, MT 59521	W						

Sheet no. 11 of 18 sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page)

B6F (Official Form 6F) (12/07) - Cont.

In re **James Q Becks,
Melinda A Gills-Becks**

Case No. 12-33313

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	AMOUNT OF CLAIM				
			CONTINGENT	UNLIQUIDATED	DISPUTED		
Account No. xxx4272		Opened 3/01/11 CollectionAttorney Med1 02 Continental Emergency Servic					52.00
Pmab Srvc 5970 Fairview Rd Ste 800 Charlotte, NC 28210	W						
Account No. xxx5191		Opened 2/01/12 CollectionAttorney Med1 02 Continental Emergency Servic					52.00
Pmab Srvc 5970 Fairview Rd Ste 800 Charlotte, NC 28210	W						
Account No. xxx2394		Opened 3/01/11 Last Active 3/31/11 CollectionAttorney Med1 02 Continental Emergency Servic					52.00
Pmab Srvc 5970 Fairview Rd Ste 800 Charlotte, NC 28210	W						
Account No. xxx4416		Opened 3/01/11 CollectionAttorney Med1 02 Continental Emergency Servic					52.00
Pmab Srvc 5970 Fairview Rd Ste 800 Charlotte, NC 28210	W						
Account No.		credit					
Principal Secret 1845 Brevard Road □□ Arden, NC 28704	J						200.00
Sheet no. <u>12</u> of <u>18</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)					408.00

B6F (Official Form 6F) (12/07) - Cont.

In re **James Q Becks,
Melinda A Gills-Becks**

Case No. 12-33313

Debtors
SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONT INGENT	UNL IQU IDA TED	DIS PUTED	AMOUNT OF CLAIM
Account No. xxx8018		Opened 2/01/12 CollectionAttorney Check Smart				
Prof PI Svc Attn: Crissy Po Box 612 Milwaukee, WI 53201	W					1,359.00
Account No. xxxxxxxxxxxxxx7761		Opened 8/01/09 CollectionAttorney Dr. Melanie L Boone Dds Pc				
Receivable Management 7206 Hull Street Rd Ste North Chesterfield, VA 23235	W					546.00
Account No. xxxxxxxxxxxxxx4239		Opened 4/01/07 CollectionAttorney Patient First				
Receivable Management 7206 Hull Street Rd Ste North Chesterfield, VA 23235	W					88.00
Account No.		Medical Services				
Richmond Emergency Physicians P.O. Box 79013 Baltimore, MD 21279	J					1,000.00
Account No.		Consumer Debt				
Roaman's P.O. Box 659562 San Antonio, TX 78265-95	J					200.00
Sheet no. <u>13</u> of <u>18</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			3,193.00

B6F (Official Form 6F) (12/07) - Cont.

In re **James Q Becks,
Melinda A Gills-Becks**

Case No. **12-33313**

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.		Medical Services				
Sheltering Arms 1311 Palmyra Avenue Richmond, VA 23227	J					1,000.00
Account No.		Medical Services				
St Mary's Emer Rm Phys PO 35773 Richmond, VA 23235	J					90.00
Account No.		Overdrawn bank account				
Suntrust PO 15137 Wilmington, DE 19886	J					500.00
Account No. xxxxxxxxxxxx6200		2011 Judgement				
VCU Dental 520 North 12th Street Richmond, VA 23298	J					373.00
Account No. xxxxxxxxxxxx6200		2011 Medical Services				
VCU Dental 520 North 12th Street Richmond, VA 23298	J					373.00
Sheet no. 14 of 18 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				2,336.00

B6F (Official Form 6F) (12/07) - Cont.

In re **James Q Becks,
Melinda A Gills-Becks**

Case No. **12-33313**

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	AMOUNT OF CLAIM			
				CONTINGENT	UNLIQUIDATED	DISPUTED	
Account No. xxxxxxxxxxxx9200							
VCU Dental 520 North 12th Street Richmond, VA 23298	J	2006 Medical Services					523.00
Account No. 2866		Tuition					
VCU Financial Aid P.O. box 843026 Richmond, VA 23284	W						694.00
Account No.		Medical Services					
VCU Health System P.O. Box 758997 Baltimore, MD 21275	J						1,000.00
Account No. xxxxxx6007		Opened 3/01/11 Last Active 9/22/11 Phone Service					
Verizon 500 Technology Dr Ste 30 Weldon Spring, MO 63304	H						646.00
Account No. x.xxx2E+15		Medical Services					
Virginia Cancer Institute 6605 W Broad Street Suite C Richmond, VA 23230	-						1,000.00
Sheet no. 15 of 18 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)					3,863.00

B6F (Official Form 6F) (12/07) - Cont.

In re **James Q Becks,
Melinda A Gills-Becks**

Case No. **12-33313**

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
			T	D	E	
Account No.		Medical Services				
virginia cancer treatment cent 2621 Grove Avenue Richmond, VA 23220	J					1,000.00
Account No. xxxxx7251		2012 Tuition				
Virginia Commonwealth Unver Student Accounting Dept PO Box 843036 Richmond, VA 23284-3036	J					954.00
Account No.		Overdrawn bank account				
Virginia Credit Union P.O. Box 90010 Richmond, VA 23225-6010	J					500.00
Account No.		credit account				
Walmart 702 S.W 8th St Bentonville, AR 72716	J					500.00
Account No. xxx-7448		Consumer Debt-bad check				
WaWa 260 W. Baltimore Pike, Red Roo Media, PA 19063	J					500.00
Sheet no. 16 of 18 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			3,454.00

B6F (Official Form 6F) (12/07) - Cont.

In re **James Q Becks,
Melinda A Gills-Becks**

Case No. **12-33313**

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	AMOUNT OF CLAIM				
			CONTINGENT	UNLIQUIDATED	DISPUTED		
Account No. xxxxxxxx2700		2011 Judgement					1,150.00
Wentworth 4901 DICKENS RD STE 119 Richmond, VA 23230	J	2011 Consumer Debt					1,150.00
Account No. xxxxxxxx1200		2011 Consumer Debt					975.00
Wentworth 4901 DICKENS RD STE 119 Richmond, VA 23230	J	2011 Consumer Debt					1,150.00
Account No. xxxxxxxx3600		2011 Consumer Debt					1,150.00
Wentworth 4901 DICKENS RD STE 119 Richmond, VA 23230	J	2011 Consumer Debt					1,150.00
Account No. xxxxxxxx5300		2011 Consumer Debt					1,150.00
Wentworth 4901 DICKENS RD STE 119 Richmond, VA 23230	J	2011 Consumer Debt					1,150.00
Account No. xxxxxxxxxxxxx2700		2011 Consumer Debt					1,150.00
Wentworth 4901 DICKENS RD STE 119 Richmond, VA 23230	J	2011 Consumer Debt					1,150.00
Sheet no. <u>17</u> of <u>18</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal (Total of this page)	5,575.00		

B6F (Official Form 6F) (12/07) - Cont.

In re **James Q Becks,
Melinda A Gills-Becks**

Case No. **12-33313**

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
				C	U	D	
Account No. xxxxxxxxxxxx1200							
Wentworth 4901 DICKENS RD STE 119 Richmond, VA 23230	J		2011 Consumer Debt				1,150.00
Account No. xxxxx5711							
Wfnnb/metro Attention; Bankruptcy Po Box 182685 Columbus, OH 43218	W		Opened 2/01/11 Last Active 10/10/11 ChargeAccount				380.00
Account No.							
Account No.							
Account No.							
Sheet no. 18 of 18 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal (Total of this page)			1,530.00
				Total (Report on Summary of Schedules)			99,425.31

In re **James Q Becks,
Melinda A Gills-Becks** Case No. 12-33313

Debtors

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code,
of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest.
State whether lease is for nonresidential real property.
State contract number of any government contract.

**Colonial Apartments
430 Pony Farm Drive
Richmond, VA 23227**

Rental Agreement (H)

Mini Storage Unit

**Rental Agreement (W): Old Staples Mill Self
Storage, Inc. DBA Mini Price Storage-OSM 9001
Old Staples Mill Rd Richmond, VA 23228
804-262-7503**

In re **James Q Becks,
Melinda A Gills-Becks**

Case No. 12-33313

Debtors

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

0

continuation sheets attached to Schedule of Codebtors

B6I (Official Form 6I) (12/07)
 James Q Becks
 In re Melinda A Gills-Becks

Case No. 12-33313

Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S): Married Son Daughter Son (student)	AGE(S): 13 15 19
Employment:	DEBTOR	SPOUSE
Occupation	Temp	Research Assistant
Name of Employer	Allstates Technical Service, LLC	
How long employed	4 months	
Address of Employer		

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)
 2. Estimate monthly overtime

DEBTOR	SPOUSE
\$ 4,051.67	\$ 3,281.24
\$ 0.00	\$ 0.00

3. SUBTOTAL

\$ 4,051.67	\$ 3,281.24
--------------------	--------------------

4. LESS PAYROLL DEDUCTIONS

- a. Payroll taxes and social security
- b. Insurance
- c. Union dues
- d. Other (Specify): _____

\$ 808.08	\$ 292.42
\$ 0.00	\$ 300.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00

5. SUBTOTAL OF PAYROLL DEDUCTIONS

\$ 808.08	\$ 592.42
------------------	------------------

6. TOTAL NET MONTHLY TAKE HOME PAY

\$ 3,243.59	\$ 2,688.82
--------------------	--------------------

7. Regular income from operation of business or profession or farm (Attach detailed statement)
 8. Income from real property
 9. Interest and dividends

\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00

10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above
 11. Social security or government assistance

\$ 0.00	\$ 0.00
----------------	----------------

- (Specify): _____

\$ 0.00	\$ 0.00
----------------	----------------

12. Pension or retirement income

\$ 0.00	\$ 0.00
----------------	----------------

13. Other monthly income

\$ 0.00	\$ 0.00
----------------	----------------

(Specify): **Monthly Avg Net Income - Kroger**

\$ 270.00	\$ 0.00
------------------	----------------

\$ 0.00	\$ 0.00
----------------	----------------

14. SUBTOTAL OF LINES 7 THROUGH 13

\$ 270.00	\$ 0.00
------------------	----------------

15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

\$ 3,513.59	\$ 2,688.82
--------------------	--------------------

16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

\$ 6,202.41

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

B6J (Official Form 6J) (12/07)

James Q Becks

In re **Melinda A Gills-Becks**

Case No. **12-33313**

Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$ 1,004.00
a. Are real estate taxes included?	Yes <u> </u> No <u>X</u>
b. Is property insurance included?	Yes <u> </u> No <u>X</u>
2. Utilities:	
a. Electricity and heating fuel	\$ 139.00
b. Water and sewer	\$ 69.00
c. Telephone	\$ 0.00
d. Other <u>See Detailed Expense Attachment</u>	\$ 250.04
3. Home maintenance (repairs and upkeep)	\$ 0.00
4. Food	\$ 850.00
5. Clothing	\$ 100.00
6. Laundry and dry cleaning	\$ 30.00
7. Medical and dental expenses	\$ 325.00
8. Transportation (not including car payments)	\$ 605.20
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ 100.00
10. Charitable contributions	\$ 832.50
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	\$ 24.00
b. Life	\$ 0.00
c. Health	\$ 0.00
d. Auto	\$ 328.00
e. Other	\$ 0.00
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify)	\$ 0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	
a. Auto	\$ 540.89
b. Other <u>See Detailed Expense Attachment</u>	\$ 858.45
14. Alimony, maintenance, and support paid to others	\$ 0.00
15. Payments for support of additional dependents not living at your home	\$ 0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ 0.00
17. Other <u>Misc. personal hygiene items, haircuts, groceries</u>	\$ 150.00
Other <u>School Activities</u>	\$ 50.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$ 6,256.08
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:	
20. STATEMENT OF MONTHLY NET INCOME	
a. Average monthly income from Line 15 of Schedule I	\$ 6,202.41
b. Average monthly expenses from Line 18 above	\$ 6,256.08
c. Monthly net income (a. minus b.)	\$ -53.67

B6J (Official Form 6J) (12/07)

James Q Becks

In re Melinda A Gills-Becks

Case No. 12-33313

Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)
Detailed Expense Attachment

Other Utility Expenditures:

Cellular Phone(s)	\$ <u>161.04</u>
Internet	\$ <u>89.00</u>
Total Other Utility Expenditures	\$ <u>250.04</u>

Other Installment Payments:

Second Auto	\$ <u>415.45</u>
Storage Unit	\$ <u>221.00</u>
School Loans	\$ <u>222.00</u>
Total Other Installment Payments	\$ <u>858.45</u>

B6 Declaration (Official Form 6 - Declaration). (12/07)

**United States Bankruptcy Court
Eastern District of Virginia**

In re **James Q Becks
Melinda A Gills-Becks**

Debtor(s)

Case No. **12-33313**
Chapter **7**

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 36 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date June 20, 2012

Signature /s/ James Q Becks
James Q Becks
Debtor

Date June 20, 2012

Signature /s/ Melinda A Gills-Becks
Melinda A Gills-Becks
Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. §§ 152 and 3571.

United States Bankruptcy Court
Eastern District of Virginia

In re **James Q Becks
Melinda A Gills-Becks**

Case No. **12-33313**
Chapter **7**

Debtor(s)

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

- None State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$52,534.00	2011 Gross Employment Income - H
\$36,047.00	2011 Gross Employment Income - W
\$16,774.05	2012 Year To Date Income - W
\$9,569.00	2012 Year To Date Income - H - All States
\$9,886.24	2012 Year To Date Income - H - AGA Service Co
\$2,167.00	2012 Year To Date Income - H - Kroger

2. Income other than from employment or operation of business

None State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$2,100.00	2012 Year To Date Unemployment Income - H

3. Payments to creditors

None *Complete a. or b., as appropriate, and c.*

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT STILL OWING
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None b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS
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NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT STILL OWING
------------------------------	---------------------------------	-----------------------

None c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID
--	-----------------	-------------

4. Suits and administrative proceedings, executions, garnishments and attachments

None a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER MCV Physicians v. Melinda Becks	NATURE OF PROCEEDING Warrant in Debt	COURT OR AGENCY AND LOCATION City of Richmond Civil Division	STATUS OR DISPOSITION Return: 7/10/12
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DT Credit Corp v. Melinda Gills-Becks GV11018785	Garnishment Summons	City of Richmond Civil Division	Return: 8/28/12
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None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

* Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED		DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
5. Repossessions, foreclosures and returns			
None	<input checked="" type="checkbox"/> List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)		
NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY	
6. Assignments and receiverships			
None	<input checked="" type="checkbox"/> a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)		
NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT	
None	<input checked="" type="checkbox"/> b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)		
NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
7. Gifts			
None	<input checked="" type="checkbox"/> List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)		
NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
8. Losses			
None	<input checked="" type="checkbox"/> List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)		
DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS	

9. Payments related to debt counseling or bankruptcy

- None List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Pagano & Marks, P.C. 4510 S. Laburnum Ave. Richmond, VA 23231		\$900.00 Attorney Fee, \$306.00 Court Filing Fee, \$21 Court Filing Fee, \$50 Credit Report
BKclass.com		\$25.00 paid by debtor directly to agency

10. Other transfers

- None a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
None <input checked="" type="checkbox"/> b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.		

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
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11. Closed financial accounts

- None List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
---------------------------------	--	------------------------------------

12. Safe deposit boxes

- None List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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13. Setoffs

- None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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14. Property held for another person

- None List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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15. Prior address of debtor

- None If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
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16. Spouses and Former Spouses

- None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

- None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
-----------------------	---------------------------------------	----------------	-------------------

- None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
-----------------------	---------------------------------------	----------------	-------------------

- None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
---------------------------------------	---------------	-----------------------

18 . Nature, location and name of business

None

■ a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

LAST FOUR DIGITS OF
SOCIAL-SECURITY OR
OTHER INDIVIDUAL
TAXPAYER-I.D. NO.
NAME (ITIN)/ COMPLETE EIN

ADDRESS

NATURE OF BUSINESS

BEGINNING AND
ENDING DATES

None

■ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None

■ a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

None

■ b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

None

■ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

ADDRESS

None

■ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

20. Inventories

- None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY	INVENTORY SUPERVISOR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)
-------------------	----------------------	---

- None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY	NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS
-------------------	--

21 . Current Partners, Officers, Directors and Shareholders

- None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST
------------------	--------------------	------------------------

- None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
------------------	-------	--

22 . Former partners, officers, directors and shareholders

- None a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME	ADDRESS	DATE OF WITHDRAWAL
------	---------	--------------------

- None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS	TITLE	DATE OF TERMINATION
------------------	-------	---------------------

23 . Withdrawals from a partnership or distributions by a corporation

- None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
---	-----------------------------------	--

24. Tax Consolidation Group.

- None If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION	TAXPAYER IDENTIFICATION NUMBER (EIN)
----------------------------	--------------------------------------

25. Pension Funds.

- None If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date June 20, 2012

Signature /s/ James Q Becks
James Q Becks
Debtor

Date June 20, 2012

Signature /s/ Melinda A Gills-Becks
Melinda A Gills-Becks
Joint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

B8 (Form 8) (12/08)

**United States Bankruptcy Court
Eastern District of Virginia**

In re **James Q Becks
Melinda A Gills-Becks**

Case No. **12-33313**
Chapter **7**

Debtor(s)

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

PART A - Debts secured by property of the estate. (Part A must be fully completed for **EACH** debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1	
Creditor's Name: C&f Fince Co	Describe Property Securing Debt: 2008 Chevy Impala 115,000 miles Location: 306 Kirkland Drive, Richmond VA 23227
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input checked="" type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <input type="checkbox"/> Not claimed as exempt	

B8 (Form 8) (12/08)

Page 2

Property No. 2	
Creditor's Name: Markone Financial Llc	Describe Property Securing Debt: 2007 Ford Five Hundred 70,000 miles Location: 306 Kirkland Drive, Richmond VA 23227
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input checked="" type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <input type="checkbox"/> Not claimed as exempt	

PART B - Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No. 1		
Lessor's Name: -NONE-	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date June 20, 2012

Signature /s/ James Q Becks
James Q Becks
Debtor

Date June 20, 2012

Signature /s/ Melinda A Gills-Becks
Melinda A Gills-Becks
Joint Debtor

United States Bankruptcy Court
Eastern District of Virginia

In re James Q Becks
Melinda A Gills-Becks

Debtor(s)

Case No. 12-33313
Chapter 7

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept	\$	<u>900.00</u>
Prior to the filing of this statement I have received	\$	<u>900.00</u>
Balance Due	\$	<u>0.00</u>

2. \$ **306.00** of the filing fee has been paid.

3. The source of the compensation paid to me was:

Debtor Other (*specify*)

4. The source of compensation to be paid to me is:

Debtor Other (*specify*)

5. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

6. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
 - b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
 - c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
 - d. Other provisions as needed:

Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.

7. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

June 20, 2012

Date

/s/ K.A. Pagano, Esq.

K.A. Pagano, Esq.

Signature of Attorney

Pagano & Marks, P.C.

Name of Law Firm

4510 S. Laburnum Ave

Richmond, VA 23231

(804) 447-1002 Fax: (804) 562-5924

For use in Chapter 13 Cases where Fees Requested Not in Excess of \$3,000

(For all Cases Filed on or after 10/17/2005)

**NOTICE TO DEBTOR(S) AND STANDING TRUSTEE
PURSUANT TO INTERIM PROCEDURE 2016-1(C)(7)**

Notice is hereby given that pursuant to Local Bankruptcy Rule 2016-1(C)(7)(a), you have ten (10) business days from the meeting of creditors in this case in which to file an objection with the court to the fees requested in this disclosure of compensation opposing said fees in their entirety, or in a specific amount.

PROOF OF SERVICE

The undersigned hereby certifies that on this date the foregoing Notice was served upon the debtor(s), the standing Chapter 13 Trustee, and U. S. Trustee pursuant to Interim Procedure 2016-1(C)(7)(a) and Local Bankruptcy Rule 2002-1(D)(1)(f), by first-class mail or electronically.

Date

Signature of Attorney

Advance America
5652 Brook Road
Richmond, VA 23227

Advance America
4501 Williamsburg Rd, Ste W
Richmond, VA 23231

Allied Cash Advance
200 SE 1st Street
Suite 800
Miami, FL 33131

Allied Cash Advance
7955 NW 12th Street Suite 300
Doral, FL 23111

American Medical Collection Ag
2269 S. Saw Mill Rd, Bldg 3
Elmsford, NY 10523

American Student Ast
100 Cambridge St Ste 160
Boston, MA 02114

Ashro
1515 S 21st St
Clinton, IA 52732

Ballato Law Firm, PC
Attn: Michael B. Ballato, Esq.
3721 Westerre Parkway, Suite A
Henrico, VA 23233

Bank of America
P.O. Box 53148
Phoenix, AZ 85072-3148

Bon Secours Richmond Health
P.O. Box 28538
Henrico, VA 23228

Burlington Coat Factory
P.O. Box 1578
Burlington, NJ 08016

C&f Fince Co
1313 E Main Street
Richmond, VA 23219

Cap One
Po Box 5253
Carol Stream, IL 60197

Capital One, N.a.
Capital One Bank (USA) N.A.
Po Box 30285
Salt Lake City, UT 84130

Cashcall Inc
Attention: Bankruptcy Department
1600 S Douglass Rd
Anaheim, CA 92806

Cashjar
PO Box 3023-327 w 4th st
Hutchinson, KS 67504

Cavalier Telephone
PO Box 1755
Merrifield, VA 22116

CBCS
POBox 69
Columbus, OH 43216

Cbe Group
1309 Technology Pkwy
Cedar Falls, IA 50613

Certegy
POB 30046
Tampa, FL 33630

Check Smart
5720 Avery Road
Dublin, OH 43016

Children's Hospital
1935 Motor Street
Dallas, TX 75235

City of Richmond
Dept of Public Utilities
PO Box 26060
Richmond, VA 23274-0001

City of Richmond
Collections Division Room 100
900 E. Broad Street
Richmond, VA 23219

CJW Medical Center
Attn: Patient Accounts
P.O. Box 13620
Richmond, VA 23225-8620

Cokesbury
payment processing ctr
POB 2252
Birmingham, AL 35246-0069

Comcast
PO Box 173908
Denver, CO 80217

Commercial Check Control
7250 Beverly Boulevard
Suite 200
Los Angeles, CA 90036-2560

Commonwealth Radiology, PC
1508 Willow Lawn Drive
Suite 117
Richmond, VA 23230

Commonwealth Surgeons
P.O. Box 113202
Richmond, VA 23230

Continental Emergency Services
111 Bulifants Boulevard
Suite B
Williamsburg, VA 23188

Convergent
PO Box 9004
Renton, WA 98057

Credit Bureau Centre
1804 10th Street
P.O. Box 273
Monroe, WI 53566

Credit Collections Srv.
Po Box 9134
Needham, MA 02494

Credit Control
11825 Rock Landing Drive
Suite A
Newport News, VA 23606

Delbert Services Corp
7125 Pollock Dr
Las Vegas, NV 89119

Dominion Bank Card
PO 11771
Roanoke<, VA 24022

Dominion Virginia Power
PO Box 26543
Richmond, VA 23290

Dt Credit Co
Po Box 29018
Phoenix, AZ 85038

DT Credit Company, LLC
PO Box 52020
Phoenix, AZ 85072

Eastern Account System
Po Box 837
Newtown, CT 06470

Emergency Medicine Associates
20010 Century Boulevard
Suite 200
Germantown, MD 20874

First Virginia Bank
P.O. Box 15137
Wilmington, DE 19886-5137

Gemb/walmart
Attn: Bankruptcy
Po Box 103104
Roswell, GA 30076

HealthPort
120 Bluegrass Valley Parkway
Alpharetta, GA 30005

Henrico Commonwealth Check Enf
PO Box 90775
Richmond, VA 23273

Henrico Dep. Public Utilities
PO Box 27032
Richmond, VA 23273

Internal Revenue Service
400 N. 8th Street, Box 76
Insolvency Units - Stop Rm 898
Richmond, VA 23219

J&J Oil Company Inc.
P. O. Box 26807
Richmond, VA 23261-6807

Kroger
1620 Elm Hill Pike
Nashville, TN 37214-9999

LabCorp
P.O. Box 8011
Burlington, NC 27216-8011

Landmark Property Services, LL
P.O. Box 18033
Richmond, VA 23226

LCA Collections
PO Box 2240
Burlington, NC 27216

Lths Recov
6880 S Yosemite Co
Englewood, CO 80155

Markone Financial Llc
7601 Centurion Pkwy
Jacksonville, FL 32256

Masseys
128 West River Street
Chippewa Falls, WI 54729

MCA Network
4810 Onyx Drive
Madison, WI 53715

MCV Associated Physicians
1605 Rhoadmiller street
Richmond, VA 23220

melanie boone dds
5734 Brook Road
Richmond, VA 23227

Memoral Regional
CBO-Financial Assistance
3636 High Street
Portsmouth, VA 23707-3236

Memorial Regional Med Ctr
P.O. Box 28538
Richmond, VA 23228-8538

Merchants Cr
223 W. Jackson Blvd.
Suite 400
Chicago, IL 60606

metrostyle
500 Bic Drive, Building 4
Milford, CT 06461

Midnight Velvet
Swiss Colony Midnight Velvet
1112 7th Ave
Monroe, WI 53566

MiraMed Revenue Group
P.O. Box 536
Linden, MI 48451

National Credit Adjusters
P.O. Box 3023
327 W 4th Street
Hutchinson, KS 67504-3023

National Rec
416 S Main
Ottawa, KS 66067

national wildlife federation
11100 Wildlife Center Dr
20190
Reston, VA 20190

Navy Federal Credit Union
P.O. Box 3100
Merrifield, VA 22119-3100

Nco Fin /99
Po Box 15636
Wilmington, DE 19850

New Generations FCU
P.O. Box 6335
Fargo, ND 58125-6335

Parrish and Lebar
5 South Adams Street
Richmond, VA 23220

Patient First
P.O. Box 5726
Glen Allen, VA 23060

Pediatric Connection
310 Turner Road, Ste 1
Richmond, VA 23225

Pediatric Endocrinology
7229 Forest Avenue
Richmond, VA

Plain Green
93 Mack Road, Suite 600
P.O. Box 255
Box Elder, MT 59521

Pmab Srvc
5970 Fairview Rd Ste 800
Charlotte, NC 28210

Prof Pl Svc
Attn: Crissy
Po Box 612
Milwaukee, WI 53201

Receivable Management
7206 Hull Street Rd Ste
North Chesterfield, VA 23235

RICHARD L HURLBERT
1021 E. CARY ST., STE. 1400
Richmond, VA 23219

Richmond Emergency Physicians
P.O. Box 79013
Baltimore, MD 21279

Roaman's
P.O. Box 659562
San Antonio, TX 78265-95

Sheltering Arms
1311 Palmyra Avenue
Richmond, VA 23227

Spinella, Owings & Shaia
8550 Mayland Dr
Richmond, VA 23294

St Mary's Emer Rm Phys
PO 35773
Richmond, VA 23235

Suntrust
PO 15137
Wilmington, DE 19886

VA Dept of Taxation
PO Box 1115
Richmond, VA 23218-1115

VCU Dental
520 North 12th Street
Richmond, VA 23298

VCU Financial Aid
P.O. box 843026
Richmond, VA 23284

VCU Health System
P.O. Box 758997
Baltimore, MD 21275

Verizon
500 Technology Dr Ste 30
Weldon Spring, MO 63304

Virginia Cancer Institute
6605 W Broad Street
Suite C
Richmond, VA 23230

virginia cancer treatment cent
2621 Grove Avenue
Richmond, VA 23220

Virginia Commonwealth Unver
Student Accounting Dept
PO Box 843036
Richmond, VA 23284-3036

Virginia Credit Union
P.O. Box 90010
Richmond, VA 23225-6010

Walmart
702 S.W 8th St
Bentonville, AR 72716

WaWa
260 W. Baltimore Pike, Red Roo
Media, PA 19063

Wentworth
4901 DICKENS RD STE 119
Richmond, VA 23230

Wentworth

Wfnnb/metro
Attention; Bankruptcy
Po Box 182685
Columbus, OH 43218

B22A (Official Form 22A) (Chapter 7) (12/10)

In re **James Q Becks
Melinda A Gills-Becks**
Debtor(s)
Case Number: **12-33313**
(If known)

According to the information required to be entered on this statement
(check one box as directed in Part I, III, or VI of this statement):

- The presumption arises.
- The presumption does not arise.
- The presumption is temporarily inapplicable.

CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME AND MEANS-TEST CALCULATION

In addition to Schedules I and J, this statement must be completed by every individual chapter 7 debtor. If none of the exclusions in Part I applies, joint debtors may complete one statement only. If any of the exclusions in Part I applies, joint debtors should complete separate statements if they believe this is required by § 707(b)(2)(C).

Part I. MILITARY AND NON-CONSUMER DEBTORS

1A	<p>Disabled Veterans. If you are a disabled veteran described in the Declaration in this Part IA, (1) check the box at the beginning of the Declaration, (2) check the box for "The presumption does not arise" at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.</p> <p><input type="checkbox"/> Declaration of Disabled Veteran. By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. § 3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 10 U.S.C. § 101(d)(1)) or while I was performing a homeland defense activity (as defined in 32 U.S.C. § 901(1)).</p>
1B	<p>Non-consumer Debtors. If your debts are not primarily consumer debts, check the box below and complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.</p> <p><input type="checkbox"/> Declaration of non-consumer debts. By checking this box, I declare that my debts are not primarily consumer debts.</p>
1C	<p>Reservists and National Guard Members; active duty or homeland defense activity. Members of a reserve component of the Armed Forces and members of the National Guard who were called to active duty (as defined in 10 U.S.C. § 101(d)(1)) after September 11, 2001, for a period of at least 90 days, or who have performed homeland defense activity (as defined in 32 U.S.C. § 901(1)) for a period of at least 90 days, are excluded from all forms of means testing during the time of active duty or homeland defense activity and for 540 days thereafter (the "exclusion period"). If you qualify for this temporary exclusion, (1) check the appropriate boxes and complete any required information in the Declaration of Reservists and National Guard Members below, (2) check the box for "The presumption is temporarily inapplicable" at the top of this statement, and (3) complete the verification in Part VIII. During your exclusion period you are not required to complete the balance of this form, but you must complete the form no later than 14 days after the date on which your exclusion period ends, unless the time for filing a motion raising the means test presumption expires in your case before your exclusion period ends.</p> <p><input type="checkbox"/> Declaration of Reservists and National Guard Members. By checking this box and making the appropriate entries below, I declare that I am eligible for a temporary exclusion from means testing because, as a member of a reserve component of the Armed Forces or the National Guard</p> <p>a. <input type="checkbox"/> I was called to active duty after September 11, 2001, for a period of at least 90 days and <input type="checkbox"/> I remain on active duty /or/ <input type="checkbox"/> I was released from active duty on _____, which is less than 540 days before this bankruptcy case was filed;</p> <p style="text-align: center;">OR</p> <p>b. <input type="checkbox"/> I am performing homeland defense activity for a period of at least 90 days /or/ <input type="checkbox"/> I performed homeland defense activity for a period of at least 90 days, terminating on _____, which is less than 540 days before this bankruptcy case was filed.</p>

Part II. CALCULATION OF MONTHLY INCOME FOR § 707(b)(7) EXCLUSION

Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed.															
2	<p>a. <input type="checkbox"/> Unmarried. Complete only Column A ("Debtor's Income") for Lines 3-11.</p> <p>b. <input type="checkbox"/> Married, not filing jointly, with declaration of separate households. By checking this box, debtor declares under penalty of perjury: "My spouse and I are legally separated under applicable non-bankruptcy law or my spouse and I are living apart other than for the purpose of evading the requirements of § 707(b)(2)(A) of the Bankruptcy Code." Complete only column A ("Debtor's Income") for Lines 3-11.</p> <p>c. <input type="checkbox"/> Married, not filing jointly, without the declaration of separate households set out in Line 2.b above. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11.</p> <p>d. <input checked="" type="checkbox"/> Married, filing jointly. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11.</p>														
3	<p>All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.</p>	Column A Debtor's Income	Column B Spouse's Income												
4	<p>Income from the operation of a business, profession or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. If you operate more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. Do not include any part of the business expenses entered on Line b as a deduction in Part V.</p> <table border="1" style="margin-left: auto; margin-right: auto; width: fit-content; border-collapse: collapse;"> <thead> <tr> <th></th> <th style="text-align: center;">Debtor</th> <th style="text-align: center;">Spouse</th> </tr> </thead> <tbody> <tr> <td>a. Gross receipts</td> <td style="text-align: center;">\$ 0.00</td> <td style="text-align: center;">\$ 0.00</td> </tr> <tr> <td>b. Ordinary and necessary business expenses</td> <td style="text-align: center;">\$ 0.00</td> <td style="text-align: center;">\$ 0.00</td> </tr> <tr> <td>c. Business income</td> <td style="text-align: center;">Subtract Line b from Line a</td> <td></td> </tr> </tbody> </table>		Debtor	Spouse	a. Gross receipts	\$ 0.00	\$ 0.00	b. Ordinary and necessary business expenses	\$ 0.00	\$ 0.00	c. Business income	Subtract Line b from Line a		\$ 0.00	\$ 0.00
	Debtor	Spouse													
a. Gross receipts	\$ 0.00	\$ 0.00													
b. Ordinary and necessary business expenses	\$ 0.00	\$ 0.00													
c. Business income	Subtract Line b from Line a														
5	<p>Rents and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 5. Do not enter a number less than zero. Do not include any part of the operating expenses entered on Line b as a deduction in Part V.</p> <table border="1" style="margin-left: auto; margin-right: auto; width: fit-content; border-collapse: collapse;"> <thead> <tr> <th></th> <th style="text-align: center;">Debtor</th> <th style="text-align: center;">Spouse</th> </tr> </thead> <tbody> <tr> <td>a. Gross receipts</td> <td style="text-align: center;">\$ 0.00</td> <td style="text-align: center;">\$ 0.00</td> </tr> <tr> <td>b. Ordinary and necessary operating expenses</td> <td style="text-align: center;">\$ 0.00</td> <td style="text-align: center;">\$ 0.00</td> </tr> <tr> <td>c. Rent and other real property income</td> <td style="text-align: center;">Subtract Line b from Line a</td> <td></td> </tr> </tbody> </table>		Debtor	Spouse	a. Gross receipts	\$ 0.00	\$ 0.00	b. Ordinary and necessary operating expenses	\$ 0.00	\$ 0.00	c. Rent and other real property income	Subtract Line b from Line a		\$ 0.00	\$ 0.00
	Debtor	Spouse													
a. Gross receipts	\$ 0.00	\$ 0.00													
b. Ordinary and necessary operating expenses	\$ 0.00	\$ 0.00													
c. Rent and other real property income	Subtract Line b from Line a														
6	Interest, dividends, and royalties.	\$ 0.00	\$ 0.00												
7	Pension and retirement income.	\$ 0.00	\$ 0.00												
8	<p>Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose. Do not include alimony or separate maintenance payments or amounts paid by your spouse if Column B is completed. Each regular payment should be reported in only one column; if a payment is listed in Column A, do not report that payment in Column B.</p>	\$ 0.00	\$ 0.00												
9	<p>Unemployment compensation. Enter the amount in the appropriate column(s) of Line 9. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:</p> <table border="1" style="margin-left: auto; margin-right: auto; width: fit-content; border-collapse: collapse;"> <tr> <td style="padding: 2px;">Unemployment compensation claimed to be a benefit under the Social Security Act</td> <td style="text-align: center; padding: 2px;">Debtor \$ 0.00</td> <td style="text-align: center; padding: 2px;">Spouse \$ 0.00</td> </tr> </table>	Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$ 0.00	Spouse \$ 0.00	\$ 350.00	\$ 0.00									
Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$ 0.00	Spouse \$ 0.00													
10	<p>Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Do not include alimony or separate maintenance payments paid by your spouse if Column B is completed, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism.</p> <table border="1" style="margin-left: auto; margin-right: auto; width: fit-content; border-collapse: collapse;"> <thead> <tr> <th></th> <th style="text-align: center;">Debtor</th> <th style="text-align: center;">Spouse</th> </tr> </thead> <tbody> <tr> <td>a. Kroger</td> <td style="text-align: center;">\$ 394.09</td> <td style="text-align: center;">\$ 0.00</td> </tr> <tr> <td>b.</td> <td style="text-align: center;">\$</td> <td style="text-align: center;">\$</td> </tr> </tbody> </table> <p>Total and enter on Line 10</p>		Debtor	Spouse	a. Kroger	\$ 394.09	\$ 0.00	b.	\$	\$	\$ 394.09	\$ 0.00			
	Debtor	Spouse													
a. Kroger	\$ 394.09	\$ 0.00													
b.	\$	\$													
11	Subtotal of Current Monthly Income for § 707(b)(7). Add Lines 3 thru 10 in Column A, and, if Column B is completed, add Lines 3 through 10 in Column B. Enter the total(s).	\$ 4,258.66	\$ 3,759.54												

12	Total Current Monthly Income for § 707(b)(7). If Column B has been completed, add Line 11, Column A to Line 11, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 11, Column A.	\$ 8,018.20
----	--	--------------------

Part III. APPLICATION OF § 707(b)(7) EXCLUSION

13	Annualized Current Monthly Income for § 707(b)(7). Multiply the amount from Line 12 by the number 12 and enter the result.	\$ 96,218.40
14	Applicable median family income. Enter the median family income for the applicable state and household size. (This information is available by family size at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) a. Enter debtor's state of residence: VA b. Enter debtor's household size: 5	\$ 97,760.00
15	Application of Section 707(b)(7). Check the applicable box and proceed as directed. <input checked="" type="checkbox"/> The amount on Line 13 is less than or equal to the amount on Line 14. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete Part VIII; do not complete Parts IV, V, VI or VII. <input type="checkbox"/> The amount on Line 13 is more than the amount on Line 14. Complete the remaining parts of this statement.	

Complete Parts IV, V, VI, and VII of this statement only if required. (See Line 15.)

Part IV. CALCULATION OF CURRENT MONTHLY INCOME FOR § 707(b)(2)

16	Enter the amount from Line 12.	\$
17	Marital adjustment. If you checked the box at Line 2.c, enter on Line 17 the total of any income listed in Line 11, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If you did not check box at Line 2.c, enter zero. a. _____ \$ _____ b. _____ \$ _____ c. _____ \$ _____ d. _____ \$ _____	\$
	Total and enter on Line 17	\$
18	Current monthly income for § 707(b)(2). Subtract Line 17 from Line 16 and enter the result.	\$

Part V. CALCULATION OF DEDUCTIONS FROM INCOME**Subpart A: Deductions under Standards of the Internal Revenue Service (IRS)**

19A	National Standards: food, clothing and other items. Enter in Line 19A the "Total" amount from IRS National Standards for Food, Clothing and Other Items for the applicable number of persons. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) The applicable number of persons is the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.	\$								
19B	National Standards: health care. Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Enter in Line b1 the applicable number of persons who are under 65 years of age, and enter in Line b2 the applicable number of persons who are 65 years of age or older. (The applicable number of persons in each age category is the number in that category that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.) Multiply Line a1 by Line b1 to obtain a total amount for persons under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for persons 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 19B. <table border="1" style="margin-left: auto; margin-right: auto;"><tr><th style="text-align: center;">Persons under 65 years of age</th><th style="text-align: center;">Persons 65 years of age or older</th></tr><tr><td>a1. Allowance per person</td><td>a2. Allowance per person</td></tr><tr><td>b1. Number of persons</td><td>b2. Number of persons</td></tr><tr><td>c1. Subtotal</td><td>c2. Subtotal</td></tr></table>	Persons under 65 years of age	Persons 65 years of age or older	a1. Allowance per person	a2. Allowance per person	b1. Number of persons	b2. Number of persons	c1. Subtotal	c2. Subtotal	\$
Persons under 65 years of age	Persons 65 years of age or older									
a1. Allowance per person	a2. Allowance per person									
b1. Number of persons	b2. Number of persons									
c1. Subtotal	c2. Subtotal									
20A	Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and family size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court). The applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.	\$								

B22A (Official Form 22A) (Chapter 7) (12/10)

20B	<p>Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and family size (this information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court) (the applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 42; subtract Line b from Line a and enter the result in Line 20B. Do not enter an amount less than zero.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 10%;">a.</td> <td style="width: 80%;">IRS Housing and Utilities Standards; mortgage/rental expense</td> <td style="width: 10%; text-align: right;">\$</td> </tr> <tr> <td>b.</td> <td>Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42</td> <td style="text-align: right;">\$</td> </tr> <tr> <td>c.</td> <td>Net mortgage/rental expense</td> <td style="text-align: right;">Subtract Line b from Line a.</td> </tr> </table>	a.	IRS Housing and Utilities Standards; mortgage/rental expense	\$	b.	Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42	\$	c.	Net mortgage/rental expense	Subtract Line b from Line a.	\$
a.	IRS Housing and Utilities Standards; mortgage/rental expense	\$									
b.	Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42	\$									
c.	Net mortgage/rental expense	Subtract Line b from Line a.									
21	<p>Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 20A and 20B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below:</p> <hr/>	\$									
22A	<p>Local Standards: transportation; vehicle operation/public transportation expense. You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation.</p> <p>Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 8.</p> <p><input type="checkbox"/> 0 <input type="checkbox"/> 1 <input type="checkbox"/> 2 or more.</p> <p>If you checked 0, enter on Line 22A the "Public Transportation" amount from IRS Local Standards: Transportation. If you checked 1 or 2 or more, enter on Line 22A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)</p>	\$									
22B	<p>Local Standards: transportation; additional public transportation expense. If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for your public transportation expenses, enter on Line 22B the "Public Transportation" amount from IRS Local Standards: Transportation. (This amount is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)</p>	\$									
23	<p>Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.)</p> <p><input type="checkbox"/> 1 <input type="checkbox"/> 2 or more.</p> <p>Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 42; subtract Line b from Line a and enter the result in Line 23. Do not enter an amount less than zero.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 10%;">a.</td> <td style="width: 80%;">IRS Transportation Standards, Ownership Costs</td> <td style="width: 10%; text-align: right;">\$</td> </tr> <tr> <td>b.</td> <td>Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42</td> <td style="text-align: right;">\$</td> </tr> <tr> <td>c.</td> <td>Net ownership/lease expense for Vehicle 1</td> <td style="text-align: right;">Subtract Line b from Line a.</td> </tr> </table>	a.	IRS Transportation Standards, Ownership Costs	\$	b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42	\$	c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a.	\$
a.	IRS Transportation Standards, Ownership Costs	\$									
b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42	\$									
c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a.									
24	<p>Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 23.</p> <p>Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 42; subtract Line b from Line a and enter the result in Line 24. Do not enter an amount less than zero.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 10%;">a.</td> <td style="width: 80%;">IRS Transportation Standards, Ownership Costs</td> <td style="width: 10%; text-align: right;">\$</td> </tr> <tr> <td>b.</td> <td>Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42</td> <td style="text-align: right;">\$</td> </tr> <tr> <td>c.</td> <td>Net ownership/lease expense for Vehicle 2</td> <td style="text-align: right;">Subtract Line b from Line a.</td> </tr> </table>	a.	IRS Transportation Standards, Ownership Costs	\$	b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42	\$	c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.	\$
a.	IRS Transportation Standards, Ownership Costs	\$									
b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42	\$									
c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.									
25	<p>Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all federal, state and local taxes, other than real estate and sales taxes, such as income taxes, self employment taxes, social security taxes, and Medicare taxes. Do not include real estate or sales taxes.</p>	\$									

26	Other Necessary Expenses: involuntary deductions for employment. Enter the total average monthly payroll deductions that are required for your employment, such as retirement contributions, union dues, and uniform costs. Do not include discretionary amounts, such as voluntary 401(k) contributions.	\$
27	Other Necessary Expenses: life insurance. Enter total average monthly premiums that you actually pay for term life insurance for yourself. Do not include premiums for insurance on your dependents, for whole life or for any other form of insurance.	\$
28	Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are required to pay pursuant to the order of a court or administrative agency, such as spousal or child support payments. Do not include payments on past due obligations included in Line 44.	\$
29	Other Necessary Expenses: education for employment or for a physically or mentally challenged child. Enter the total average monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.	\$
30	Other Necessary Expenses: childcare. Enter the total average monthly amount that you actually expend on childcare - such as baby-sitting, day care, nursery and preschool. Do not include other educational payments.	\$
31	Other Necessary Expenses: health care. Enter the total average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in Line 19B. Do not include payments for health insurance or health savings accounts listed in Line 34.	\$
32	Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service - such as pagers, call waiting, caller id, special long distance, or internet service - to the extent necessary for your health and welfare or that of your dependents. Do not include any amount previously deducted.	\$
33	Total Expenses Allowed under IRS Standards. Enter the total of Lines 19 through 32.	\$

Subpart B: Additional Living Expense Deductions**Note: Do not include any expenses that you have listed in Lines 19-32**

34	Health Insurance, Disability Insurance, and Health Savings Account Expenses. List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents.		
	a.	Health Insurance	\$
	b.	Disability Insurance	\$
	c.	Health Savings Account	\$
Total and enter on Line 34.			\$
If you do not actually expend this total amount, state your actual total average monthly expenditures in the space below:			
\$ _____			
35	Continued contributions to the care of household or family members. Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses.		\$
36	Protection against family violence. Enter the total average reasonably necessary monthly expenses that you actually incurred to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.		\$
37	Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. You must provide your case trustee with documentation of your actual expenses, and you must demonstrate that the additional amount claimed is reasonable and necessary.		\$
38	Education expenses for dependent children less than 18. Enter the total average monthly expenses that you actually incur, not to exceed \$147.92* per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. You must provide your case trustee with documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards.		\$

* Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

39	Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) You must demonstrate that the additional amount claimed is reasonable and necessary.	\$
40	Continued charitable contributions. Enter the amount that you will continue to contribute in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2).	\$
41	Total Additional Expense Deductions under § 707(b). Enter the total of Lines 34 through 40	\$

Subpart C: Deductions for Debt Payment

42	Future payments on secured claims. For each of your debts that is secured by an interest in property that you own, list the name of the creditor, identify the property securing the debt, and state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 42.	\$																
	<table border="1" style="width: 100%;"> <thead> <tr> <th></th> <th>Name of Creditor</th> <th>Property Securing the Debt</th> <th>Average Monthly Payment</th> <th>Does payment include taxes or insurance?</th> </tr> </thead> <tbody> <tr> <td>a.</td> <td></td> <td></td> <td>\$</td> <td><input type="checkbox"/> yes <input type="checkbox"/> no</td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> <td>Total: Add Lines</td> </tr> </tbody> </table>		Name of Creditor	Property Securing the Debt	Average Monthly Payment	Does payment include taxes or insurance?	a.			\$	<input type="checkbox"/> yes <input type="checkbox"/> no					Total: Add Lines		
	Name of Creditor	Property Securing the Debt	Average Monthly Payment	Does payment include taxes or insurance?														
a.			\$	<input type="checkbox"/> yes <input type="checkbox"/> no														
				Total: Add Lines														
43	Other payments on secured claims. If any of debts listed in Line 42 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 42, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.	\$																
	<table border="1" style="width: 100%;"> <thead> <tr> <th></th> <th>Name of Creditor</th> <th>Property Securing the Debt</th> <th>1/60th of the Cure Amount</th> </tr> </thead> <tbody> <tr> <td>a.</td> <td></td> <td></td> <td>\$</td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> <td>Total: Add Lines</td> </tr> </tbody> </table>		Name of Creditor	Property Securing the Debt	1/60th of the Cure Amount	a.			\$								Total: Add Lines	
	Name of Creditor	Property Securing the Debt	1/60th of the Cure Amount															
a.			\$															
			Total: Add Lines															
44	Payments on prepetition priority claims. Enter the total amount, divided by 60, of all priority claims, such as priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy filing. Do not include current obligations, such as those set out in Line 28.	\$																
45	Chapter 13 administrative expenses. If you are eligible to file a case under Chapter 13, complete the following chart, multiply the amount in line a by the amount in line b, and enter the resulting administrative expense.	\$																
	<table border="1" style="width: 100%;"> <tbody> <tr> <td>a.</td> <td>Projected average monthly Chapter 13 plan payment.</td> <td>\$</td> </tr> <tr> <td>b.</td> <td>Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)</td> <td>x</td> </tr> <tr> <td>c.</td> <td>Average monthly administrative expense of Chapter 13 case</td> <td>Total: Multiply Lines a and b</td> </tr> </tbody> </table>	a.	Projected average monthly Chapter 13 plan payment.	\$	b.	Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	x	c.	Average monthly administrative expense of Chapter 13 case	Total: Multiply Lines a and b								
a.	Projected average monthly Chapter 13 plan payment.	\$																
b.	Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	x																
c.	Average monthly administrative expense of Chapter 13 case	Total: Multiply Lines a and b																
46	Total Deductions for Debt Payment. Enter the total of Lines 42 through 45.	\$																

Subpart D: Total Deductions from Income

47	Total of all deductions allowed under § 707(b)(2). Enter the total of Lines 33, 41, and 46.	\$
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Part VI. DETERMINATION OF § 707(b)(2) PRESUMPTION

48	Enter the amount from Line 18 (Current monthly income for § 707(b)(2))	\$
49	Enter the amount from Line 47 (Total of all deductions allowed under § 707(b)(2))	\$
50	Monthly disposable income under § 707(b)(2). Subtract Line 49 from Line 48 and enter the result.	\$
51	60-month disposable income under § 707(b)(2). Multiply the amount in Line 50 by the number 60 and enter the result.	\$

52	Initial presumption determination. Check the applicable box and proceed as directed. <input type="checkbox"/> The amount on Line 51 is less than \$7,025* . Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII. Do not complete the remainder of Part VI. <input type="checkbox"/> The amount set forth on Line 51 is more than \$11,725* . Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII. Do not complete the remainder of Part VI. <input type="checkbox"/> The amount on Line 51 is at least \$7,025*, but not more than \$11,725* . Complete the remainder of Part VI (Lines 53 through 55).	
53	Enter the amount of your total non-priority unsecured debt	\$
54	Threshold debt payment amount. Multiply the amount in Line 53 by the number 0.25 and enter the result.	\$
55	Secondary presumption determination. Check the applicable box and proceed as directed. <input type="checkbox"/> The amount on Line 51 is less than the amount on Line 54. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII. <input type="checkbox"/> The amount on Line 51 is equal to or greater than the amount on Line 54. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII.	

Part VII. ADDITIONAL EXPENSE CLAIMS

56	Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses.																			
	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 10%;"></th> <th style="width: 80%;">Expense Description</th> <th style="width: 10%;">Monthly Amount</th> </tr> </thead> <tbody> <tr> <td>a.</td> <td></td> <td>\$</td> </tr> <tr> <td>b.</td> <td></td> <td>\$</td> </tr> <tr> <td>c.</td> <td></td> <td>\$</td> </tr> <tr> <td>d.</td> <td></td> <td>\$</td> </tr> <tr> <td align="right" style="padding-right: 10px;">Total:</td> <td style="border-top: none;">Add Lines a, b, c, and d</td> <td style="border-top: none;">\$</td> </tr> </tbody> </table>		Expense Description	Monthly Amount	a.		\$	b.		\$	c.		\$	d.		\$	Total:	Add Lines a, b, c, and d	\$	
	Expense Description	Monthly Amount																		
a.		\$																		
b.		\$																		
c.		\$																		
d.		\$																		
Total:	Add Lines a, b, c, and d	\$																		

Part VIII. VERIFICATION

57	I declare under penalty of perjury that the information provided in this statement is true and correct. (<i>If this is a joint case, both debtors must sign.</i>)	
	Date: <u>June 20, 2012</u>	Signature: <u>/s/ James Q Becks</u> James Q Becks (Debtor)
	Date: <u>June 20, 2012</u>	Signature <u>/s/ Melinda A Gills-Becks</u> Melinda A Gills-Becks (Joint Debtor, if any)

* Amounts are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.